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PATENT

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Clara Magallón
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Applicant : Young Wan Kim
Application No. : 09/909,406
Filed : July 19, 2001
Title : SYSTEM AND METHOD FOR CARDLESS SECURE
CREDIT TRANSACTION PROCESSING
Grp./Div. : 2621
Examiner : To be assigned
Docket No. : 45474/RRT/N258

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Technology Center 2600

**INFORMATION DISCLOSURE STATEMENT AND
CERTIFICATION UNDER § 1.97(e)(1)**

Assistant Commissioner for Patents
Washington, D.C. 20231

Post Office Box 7068
Pasadena, CA 91109-7068
February 26, 2002

Commissioner:

In compliance with the duty of disclosure under 37 CFR §§ 1.56, 1.97 and 1.98, and in accordance with the provisions in the Manual of Patent Examining Procedure §§ 609 and 707.05(b), enclosed is FORM PTO-1449 with a listing of references that are known to applicant. Copies of each of the listed references are enclosed. Also enclosed is the International Search Report for the corresponding PCT case, International Application No. PCT/IB01/01675, filed on July 19, 2001.

It is respectfully requested that these references be considered in the examination of this application and identified on the list of references cited on the patent issuing on this application. Applicant also requests that an initialed copy of said FORM PTO-1449 be entered in the application file and returned to applicant with the next communication from the Office in accordance with MPEP § 609.

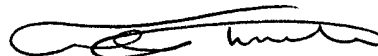
Applicant's undersigned attorney hereby certifies, in accordance with 37 CFR § 1.97(e)(1), that each item of information contained in the information disclosure statement was first cited

Application No.09/909,406

in any communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of the information disclosure statement.

Respectfully submitted,

CHRISTIE, PARKER & HALE, LLP



By

Raymond R. Tabandeh

Reg. No. 43,945

626/795-9900

RRT/cam

Enclosures: PTO 1449, w/references (3)

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